

FIG. 1

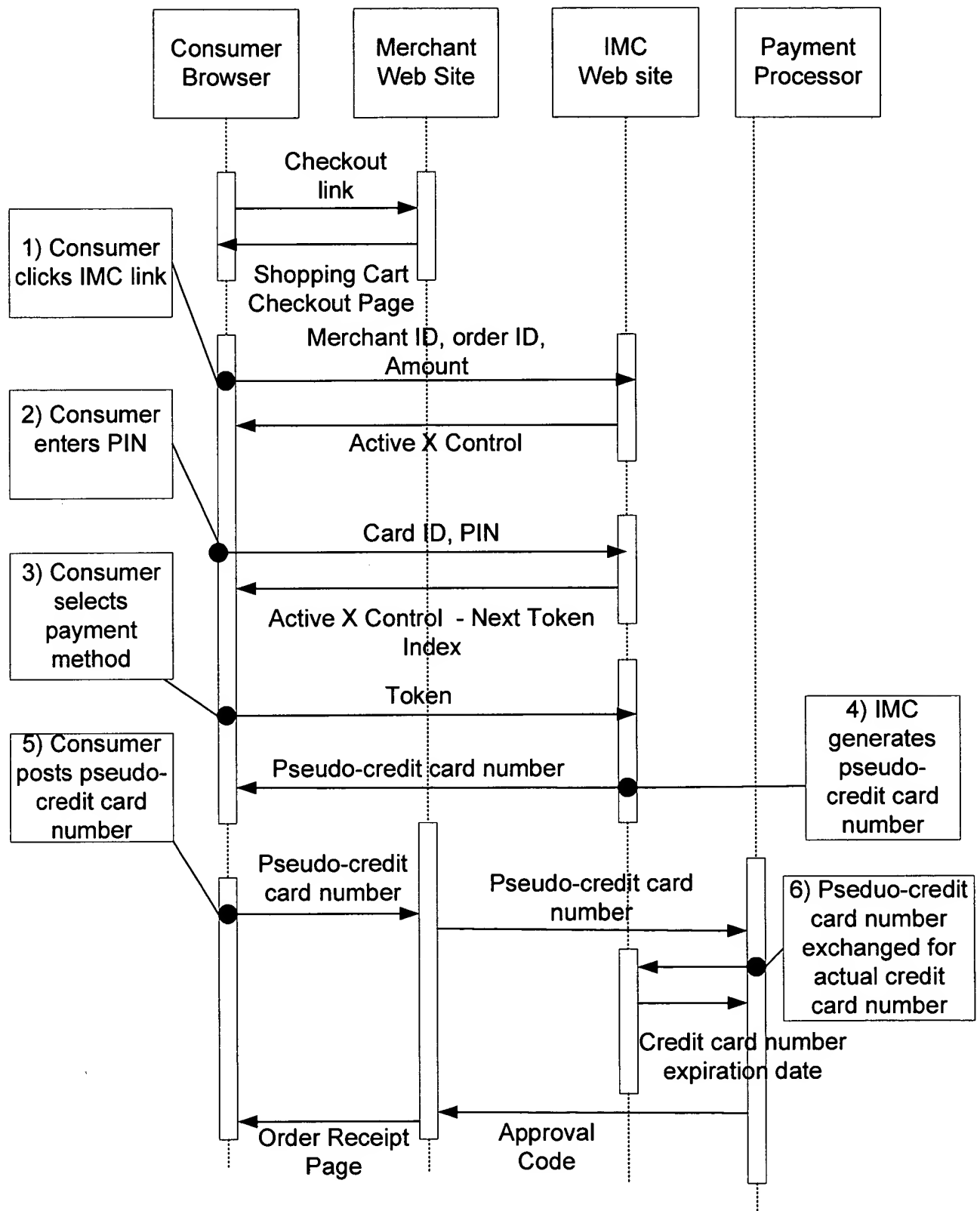


FIG. 2

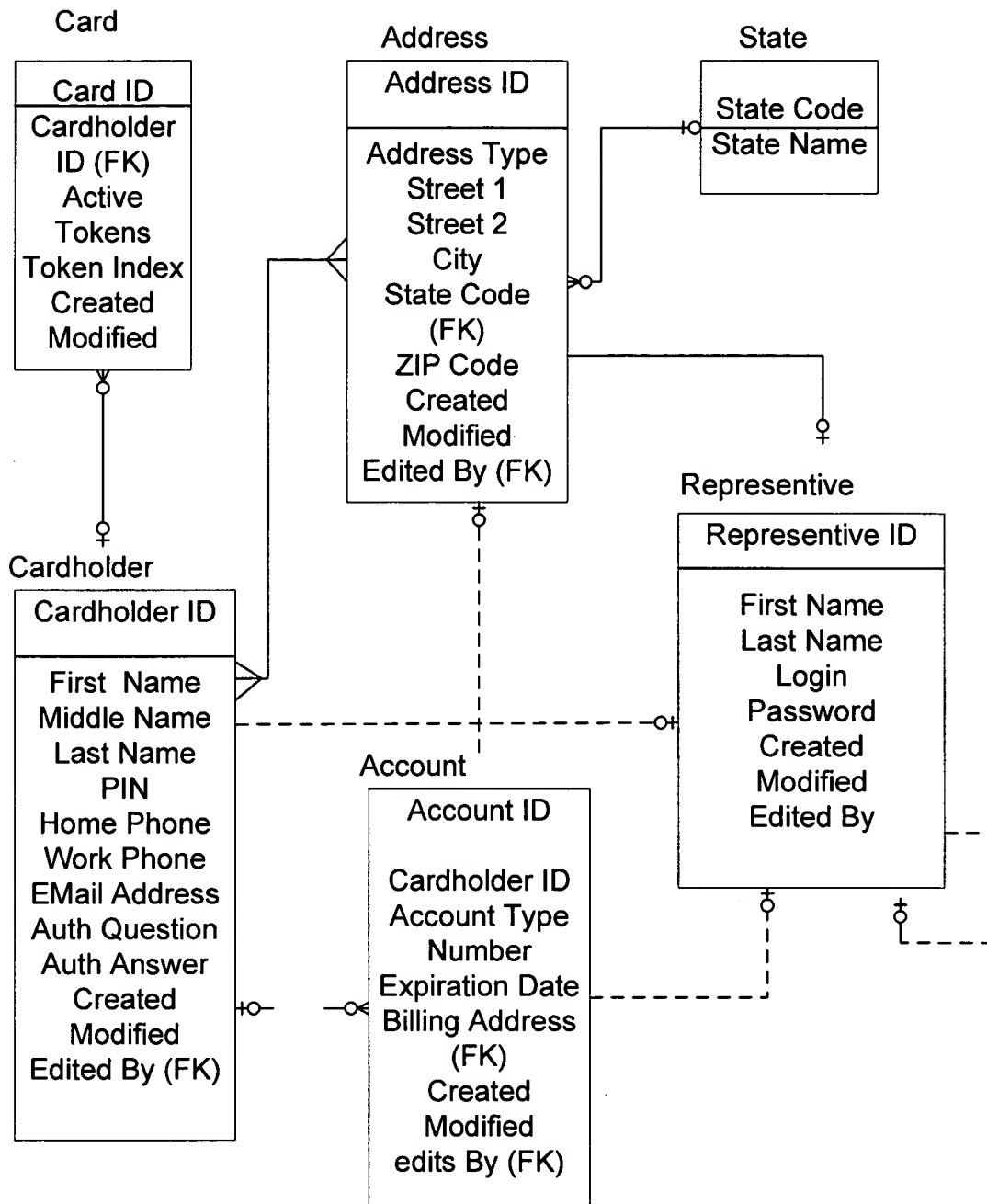


FIG. 3

IMC History Model

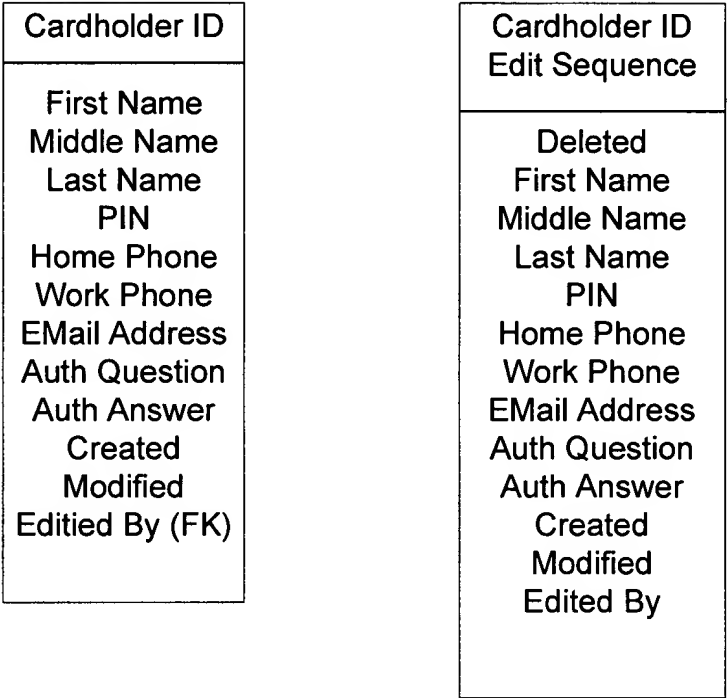


FIG. 4

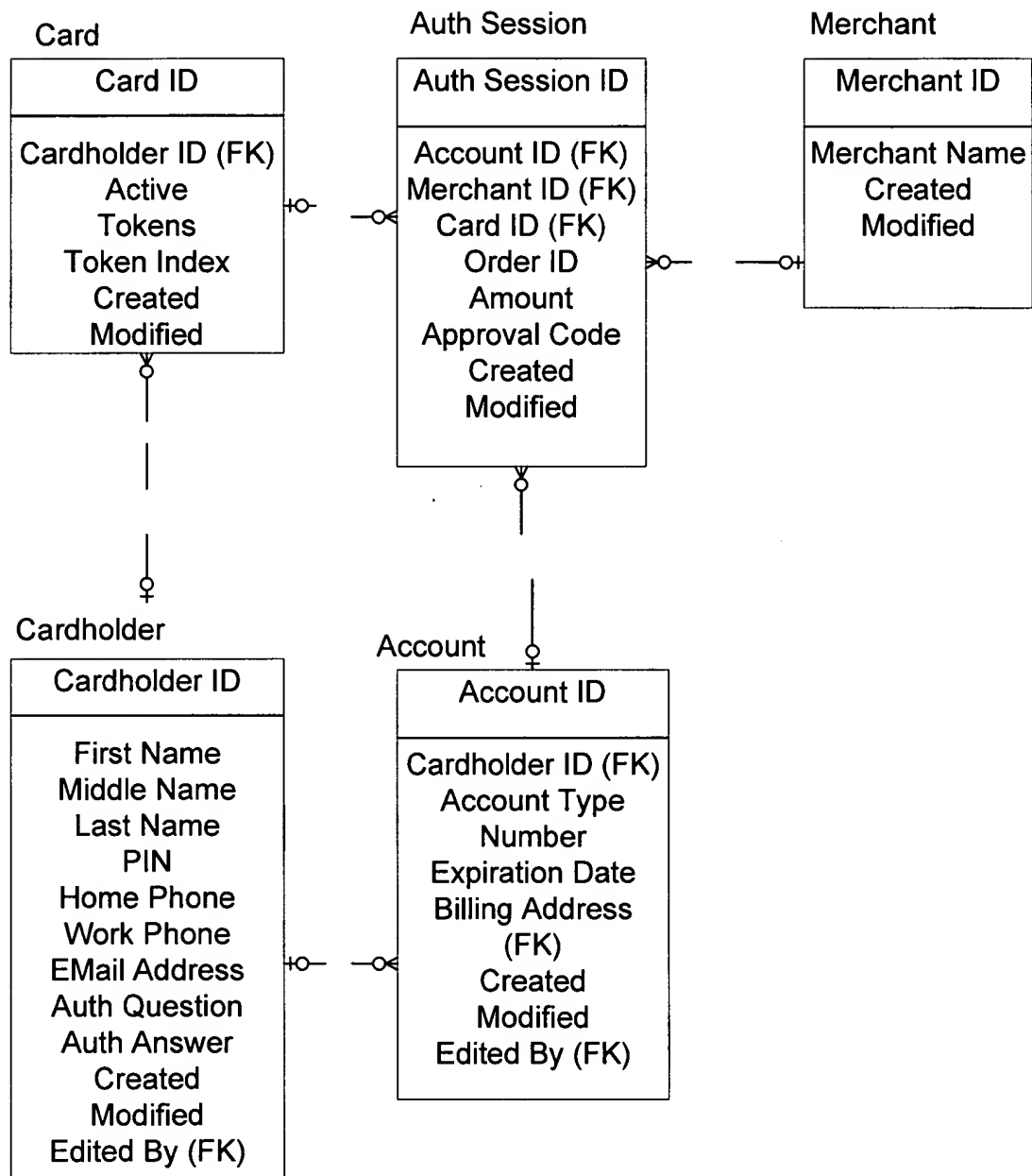


FIG. 5

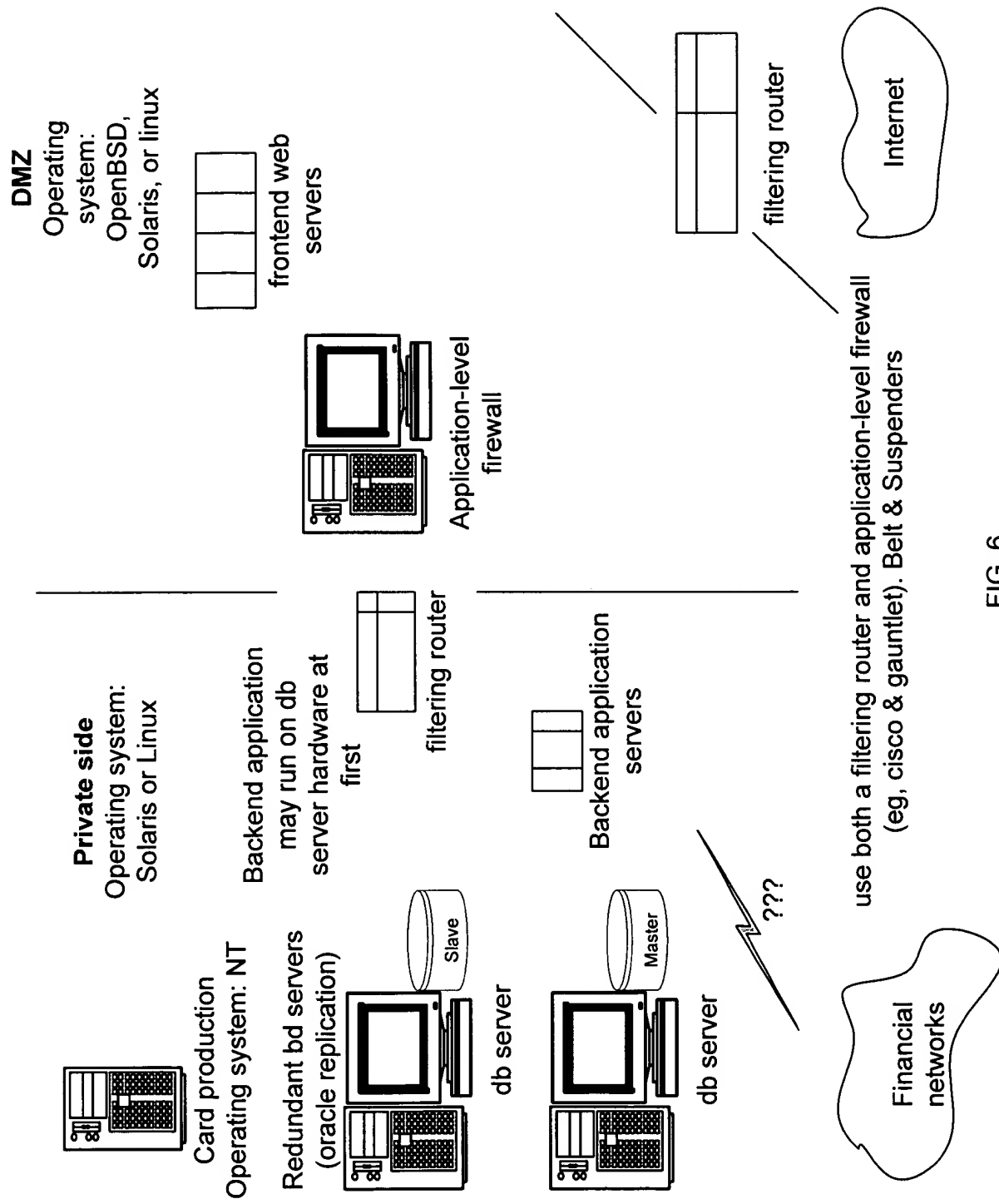


FIG. 6

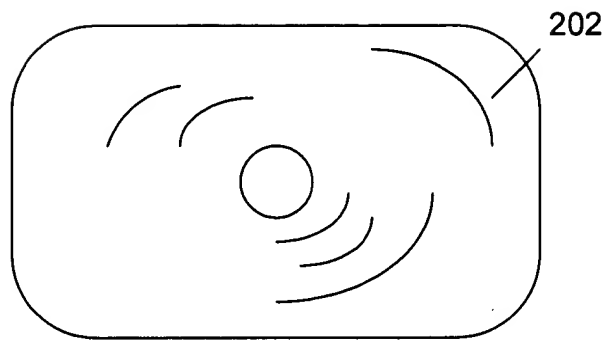


FIG. 7

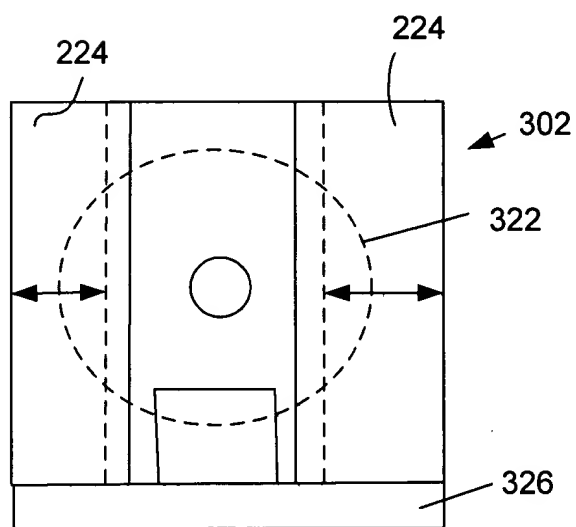


FIG. 8

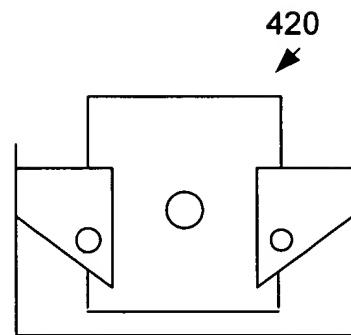
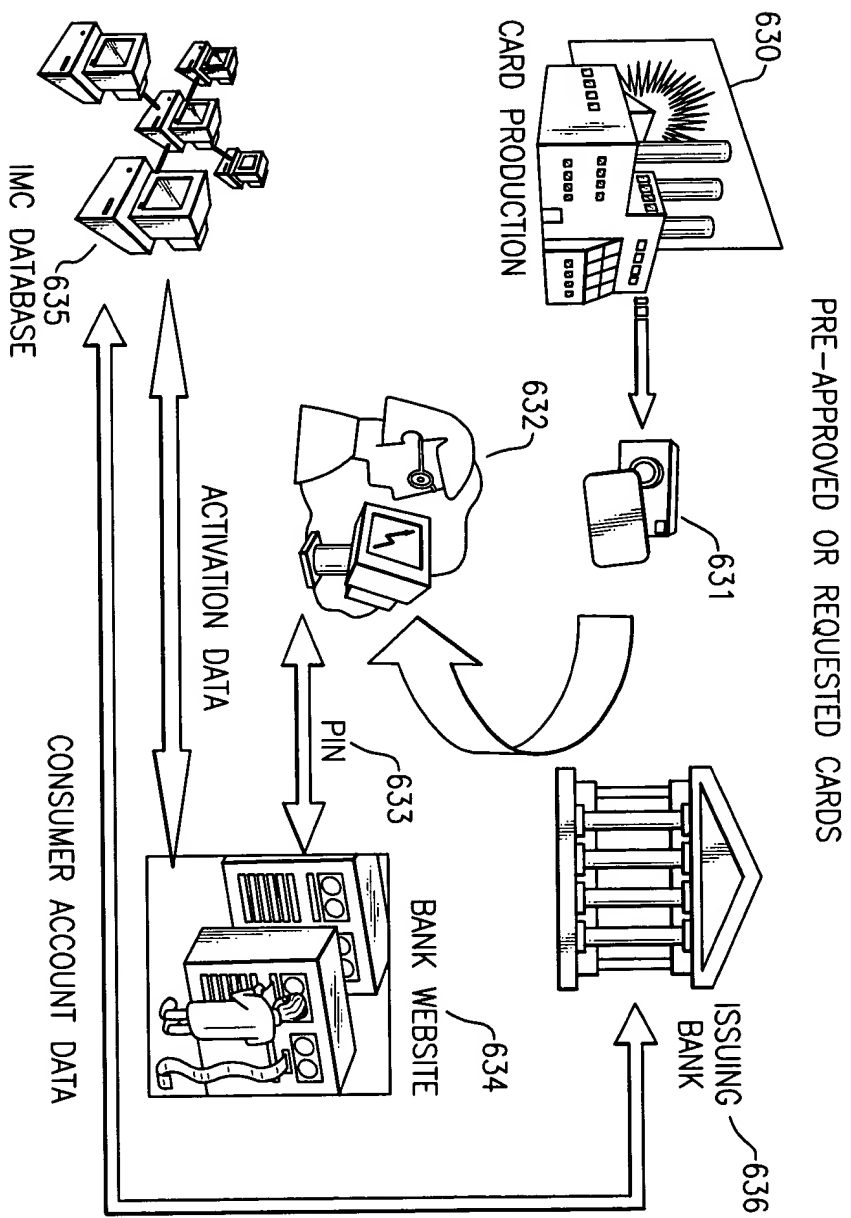
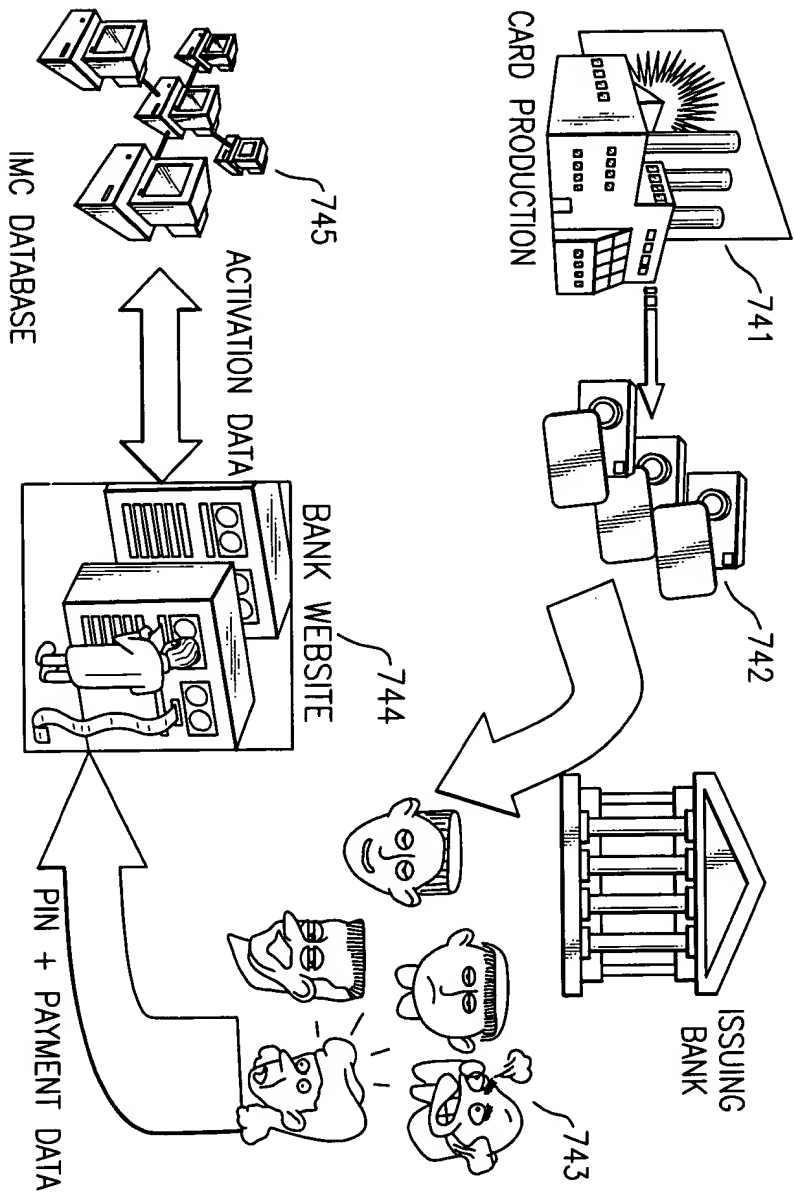


FIG. 9

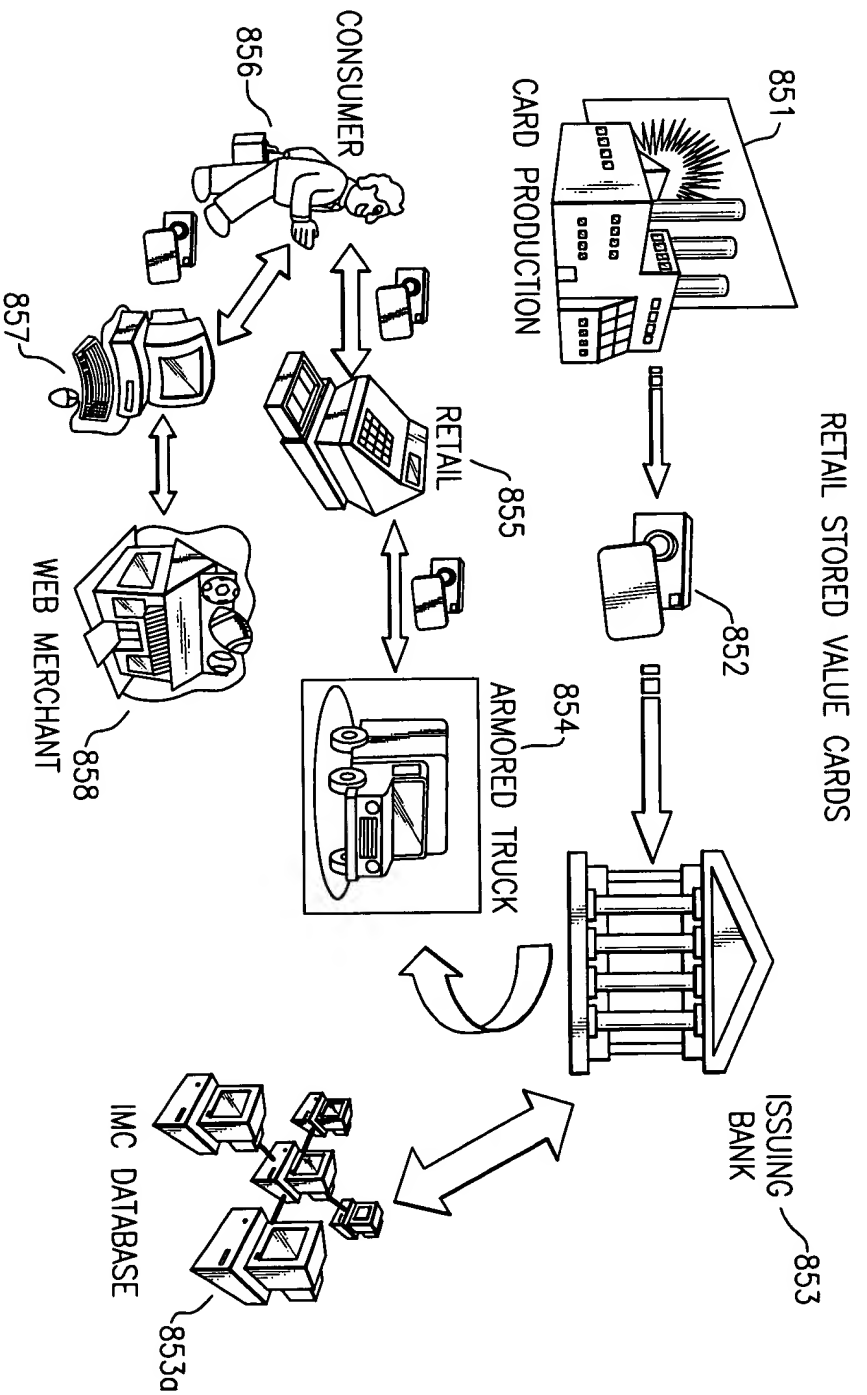


**FIG.10**

MASS MAILING OF UNACTIVATED CARDS



**FIG.11**



**FIG.12**